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NOTICE OF ALLOWANCE AND FEE(S) DUE

45370 7590 09/07/2010

JOHN S. BEULICK (60709)
ARMSTRONG TEASDALE LLP
7700 Forsyth Boulevard
Suite 1800
St. Louis, MO 63105

EXAMINER

RAPILLO, KRISTINE K

ART UNIT

PAPER NUMBER

3626

DATE MAILED: 09/07/2010

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/677,930

10/02/2003

Dhar Solanki

85ER-00118 (60709-46)

9589

TITLE OF INVENTION: SYSTEMS AND METHODS FOR QUOTING REINSURANCE

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	12/07/2010

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

45370 7590 09/07/2010

JOHN S. BEULICK (60709)
ARMSTRONG TEASDALE LLP
7700 Forsyth Boulevard
Suite 1800
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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/677,930	10/02/2003	Dhar Solanki	85ER-00118 (60709-46)	9589

TITLE OF INVENTION: SYSTEMS AND METHODS FOR QUOTING REINSURANCE

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1510	\$300	\$0	\$1810	12/07/2010

EXAMINER	ART UNIT	CLASS-SUBCLASS
RAPILLO, KRISTINE K	3626	705-004000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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10/677,930	10/02/2003	Dhar Solanki	85ER-00118 (60709-46)	9589
45370	7590	09/07/2010	EXAMINER	
JOHN S. BEULICK (60709) ARMSTRONG TEASDALE LLP 7700 Forsyth Boulevard Suite 1800 St. Louis, MO 63105			RAPILLO, KRISTINE K	
			ART UNIT	PAPER NUMBER
			3626	
			DATE MAILED: 09/07/2010	

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 856 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 856 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	10/677,930	SOLANKI ET AL.	
	Examiner	Art Unit	
	KRISTINE K. RAPILLO	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 6/28/2010.
2. ☒ The allowed claim(s) is/are 1-19 and 21-37.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) 3. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date <u>10/2/2003</u> 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | <ol style="list-style-type: none"> 5. <input type="checkbox"/> Notice of Informal Patent Application 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. 7. <input type="checkbox"/> Examiner's Amendment/Comment 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance 9. <input type="checkbox"/> Other _____. |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

/C. Luke Gilligan/
Primary Examiner, Art Unit 3626

DETAILED ACTION

Response to Amendment

1. This communication is in response to the amendment filed June 28, 2010. Claims 1, 16, 21, 24, and 37 are amended. Claim 20 is cancelled. Claims 1 – 19 and 21 – 37 are presented for examination.

Claim Rejections - 35 USC § 112 and 35 USC § 103

2. The rejections under 35 USC § 112 and 35 USC § 103 are withdrawn by the Examiner based on the changes made by Applicants to the claims.

Allowable Subject Matter

3. Claims 1 – 19 and 21 – 37 are allowed. The following is an Examiner's statement of reasons for allowance:

The primary reasons for the allowance of claim 1 is the inclusion of the limitation in the claims, which is not found in the prior art references a method for quoting reinsurance for a reinsurance company comprising: authorizing electronic requests from a customer user seeking a plurality of quotes from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies; receiving data at an application server from a first user for the plurality of quotes of reinsurance where the data provided includes at least one specific insurance policy issued by a first insurance company; retrieving the data received from the first user and relating the data to at least one specific insurance policy for processing at a profitability engine; generating a profitability analysis for each of the reinsurance policies quoted using the retrieved data, where the profitability analysis indicated whether the quoted reinsurance policy improves profitability of the first insurance company; processing the data according to rules within a database to generate the plurality of quotes of reinsurance for the specific insurance policy and electronically communicating the reinsurance quotes to the first user; and, enabling the first user to select one of the reinsurance policies quoted for improving profitability of the first insurance company.

The primary reasons for the allowance of claim 16 is the inclusion of the limitation in the claims, which is not found in the prior art references a system for quoting reinsurance for a reinsurance company

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comprising: a web server for receiving electronic requests from a customer user seeking quotes from the reinsurance company and authenticating users generating the requests; an application server connected to the web server for formulating the quote based upon the requests; a profitability engine for analyzing profitability of the quotation; a database for storing the quotation and other data used in generating the quote; receive electronic requests from a customer user seeking a plurality of quotes from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies; receive data from a first user for the plurality of quotes of reinsurance where the data provided includes at least one specific insurance policy issued by a first insurance company; retrieve the data received from the first user and relating the data to at least one specific insurance policy for processing at a profitability engine; generate a profitability analysis for each of the reinsurance policies quoted using the retrieved data, where the profitability analysis indicated whether the quoted reinsurance policy improves profitability of the first insurance company; process the data according to rules within a database to generate the plurality of quotes of reinsurance for the specific insurance policy and electronically communicate the reinsurance quotes to the first user; and, prompt the first user to select one of the reinsurance policies quoted for improving profitability of the first insurance company.

The primary reasons for the allowance of claim 24 is the inclusion of the limitation in the claims, which is not found in the prior art references a software product comprising instructions stored on computer readable media, where the instructions are executed by a computer to perform the steps for quoting reinsurance for a reinsurance company comprising: authorizing electronic requests from a customer user seeking a plurality of quotes from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies; receiving data at an application server from a first user for the plurality of quotes of reinsurance where the data provided includes at least one specific insurance policy issued by a first insurance company; retrieving the data received from the first user and relating the data to at least one specific insurance policy for processing at a profitability engine; generating a profitability analysis for each of the reinsurance policies quoted using the retrieved data, where the profitability analysis indicated whether the quoted reinsurance policy improves profitability of the first insurance company; processing the data according to rules within a database to generate the plurality of

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quotes of reinsurance for the specific insurance policy and electronically communicating the reinsurance quotes to the first user; and, prompting the first user to select one of the reinsurance policies quoted for improving profitability of the first insurance company.

The closes prior art reference, Best-Devereux (U.S. Publication Number 2002/0082875 A1) teaches a method and system in which a user, representing an insurance company, submits a request for reinsurance (paragraphs 34 through 37) and the request includes information regarding the initial insurance policy (paragraphs 31, 37, and 72). The data submitted by a user is processed in order to generate a quote to the user (paragraphs 71 and 103). Best-Devereux also discloses the use of a digital signature (paragraph 60), implying an electronic transmission of data.

The prior art reference Steinmann (U.S Publication Number 2003/0083908 A1) teaches a method and system for reinsurance placement where a cedent interface and reinsurer interface are the user interfaces in which participants interact. A request for quotation preferably requires a user name and password for security (Figure 12 A-B, Figure 13 A-B; paragraphs 150 and 211).

The prior art reference Apte et al., herein after Apte (U.S. Patent Number 5,970,464) teaches a method for data mining based underwriting profitability analysis in which a business analysis client generates an actuarial output of an estimation of improved profitability; the business client received data from the data mining kernel and the risk group (column 3, lines 34 – 41).

Originally numbered claims 2 – 15; 17 – 19 and 21 – 23; and, 25 – 37 are dependent on originally numbered claims 1, 16, and 24 respectively and therefore incorporate the allowable features of originally numbered claims 1, 16, and 24 through dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled “Comments on Statement of Reasons for Allowance.”

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

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In related art, Medina et al. (U.S. Publication Number 2002/0116210) discloses a computerized method for online quoting and pricing of tasks.

In related art, Harrell et al. (U.S. Publication Number 2002/0156656) discloses a method for selling marine cargo insurance in a network environment.

In related art, Luedtke (U.S. Publication Number 2003/0018497) discloses an online method for binding automatic type reinsurance.

In related art, Ariathurai et al. (U.S. Publication Number 2002/0198743) discloses network architecture and management system for conducting insurance activities on a network.

In related art, Kelly et al. (U.S. Patent Number 5,806,042) discloses a system for designing and implementing bank owned life insurance (BOLI) with a reinsurance option.

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure and is not of particular significance. These prior art patents fail to teach or fairly suggest of a method of for quoting reinsurance for a reinsurance company comprising: authorizing electronic requests from a customer user seeking a plurality of quotes from the reinsurance company for reinsuring insurance policies underwritten by the insurance companies; receiving data at an application server from a first user for the plurality of quotes of reinsurance where the data provided includes at least one specific insurance policy issued by a first insurance company; retrieving the data received from the first user and relating the data to at least one specific insurance policy for processing at a profitability engine; generating a profitability analysis for each of the reinsurance policies quoted using the retrieved data, where the profitability analysis indicated whether the quoted reinsurance policy improves profitability of the first insurance company; processing the data according to rules within a database to generate the plurality of quotes of reinsurance for the specific insurance policy and electronically communicating the reinsurance quotes to the first user; and, enabling the first user to select one of the reinsurance policies quoted for improving profitability of the first insurance company.

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to KRISTINE K. RAPILLO whose telephone number is (571)270-3325. The examiner can normally be reached on Monday to Thursday 6:30 am to 3:30 pm Eastern Time.

Art Unit: 3626

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Robert Morgan can be reached on 571-272-6773. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/K. K. R./

Examiner, Art Unit 3626

/C. Luke Gilligan/

Primary Examiner, Art Unit 3626